



Flood Insurance and Flood Maps



Flood Maps

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are used to identify a property's flood risk. When considering the purchase or renewal of a flood insurance policy, property owners should first understand their risk. You can identify your flood risk by completing the One-Step Flood Risk Profile on FloodSmart.gov.

Flood risks can change over time, so property owners should contact their local community officials to learn when their community will be receiving updated FIRMs or visit the [Map Update Schedule](#) on FloodSmart.gov.

About Flood Hazard Maps

Over the years, many of the flood hazard maps have become outdated due to urban growth, changes in coastlines, and even flood mitigation efforts, such as improved drainage systems and levees. Accurate flood risk information is essential to inform property owners of changing flood risks and to determine appropriate rates for flood insurance coverage. Risk Mapping, Assessment, and Planning (Risk MAP) is the Federal Emergency Management Agency's (FEMA's) response to the need to update and maintain FIRMs for communities across the United States. In addition, the FIRMs result in flood hazard maps that are more accurate, easier to use, and readily available online.

High Flood Risk Areas are identified on the FIRMs as:

- Zone AE, A, AH, AR, A99, or AO. These properties have at least a 26 percent chance of flooding over the life of a 30-year mortgage.
- Zone VE or V. These properties also have at least a 26 percent chance of flooding over the life of a 30-year mortgage. In addition, these properties face hazards associated with coastal storm waves and storm surge.

Insurance note: Flood insurance is mandatory in high-risk areas for most mortgages that are secured by loans from federally regulated or insured lenders.

Moderate to Low Flood Risk Areas are identified on the FIRMs as:

- Shaded Zone X. These properties are in moderate- to low-risk areas. The risk is reduced in these areas but not eliminated.
- Zone X. These properties are in an area of overall lower risk.

Insurance note: Lower cost Preferred Risk Policies (PRPs), starting at \$129 per year for building and contents coverage, are often an option in these areas. Flood insurance coverage is not mandatory in X zones, but is recommended, as the risk for flooding is still very real. Keep in mind that while your property could be designated as moderate- to low-risk, it may still be geographically close to a high-risk area.



About Flood Hazard Map Updates

When updated maps are released, your risk can change. For the following map updates, these requirements, options, and savings apply:

| If Maps Show... | These Requirements, Options, and Savings Apply |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Change from Moderate- to Low-Risk to High-Risk | <p>Flood insurance will be federally required for most mortgage holders living in mapped high-risk areas. Insurance costs may rise to reflect the true nature of the flood risk. As with all types of insurance, when the chance of loss increases, so does the cost of insurance. Higher policy deductibles are one option for lowering insurance premiums. Your flood insurance agent can provide you with valuable information on ways to save.</p> <p>The National Flood Insurance Program (NFIP) has cost-saving options such as “grandfathering” and the PRP Extension. An insurance agent can provide more details on how to save.</p> |
| Change from High-Risk to Moderate- to Low-Risk | <p>Flood insurance is optional but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained at lower rates.</p> <p>Conversion offers savings. An existing policy can be converted to a lower cost PRP.</p> |
| No Change in Risk Level | No change in insurance rates. Property owners should talk to their insurance agent to learn their specific risk and take steps to financially protect their property and contents. |

Additional Information

- For more information about the NFIP or the FloodSmart campaign, visit [FloodSmart.gov/mapupdates](https://www.floodsmart.gov/mapupdates).
- For more information about each of the different flood hazard zone designations, visit [fema.gov/plan/prevent/floodplain/nfipkeywords/flood_zones.shtm](https://www.fema.gov/plan/prevent/floodplain/nfipkeywords/flood_zones.shtm).
- To learn more about Risk MAP, visit [fema.gov/rm-main](https://www.fema.gov/rm-main).
- You may also visit the FEMA Map Information eXchange (FMIX) at [msc.fema.gov](https://www.msc.fema.gov) to read more about flood mapping or to find a flood hazard map covering your area, or call toll-free at **1-877-FEMA-MAP (1-877-336-2627)**.